

FHA Approval Lists

The FHA Approval Lists menu assists authorized FHA Connection users to perform lending activities by providing information about appraisers, inspectors, business partners, and properties, as well as other information resources and data helpful in insurance endorsement processing.

FHA Approval Lists offers:

- Query of established lists, e.g., 203k Consultants, Appraisers, Mortgage Limits
- Links to helpful information available outside the FHA Connection, e.g., Limited Denial of Participation, GSA Lists
- An interface with lookups used within other FHA Connection applications that allows you to query FHA Approval Lists without exiting the page you are on. See Figures 2, 3, 4, and 5 for illustration.

Following the FHA Approval Lists menu (Figure 1) is a brief explanation of each menu item available and how it may be used.



Figure 1: FHA Approval Lists menu page

203k Consultants

Section 203k of the National Housing Act under the Federal Housing Administration (FHA) enables homebuyers and homeowners to finance the purchase (or refinancing) of a home and the cost of its rehabilitation through a single mortgage or to finance the rehabilitation of their existing home.

203k consultants assist the borrower and Direct Endorsement (DE) lenders by providing assistance and preparing the necessary documents needed for 203k insurance endorsement by HUD. The 203k Consultants option provides a listing of available HUD/FHA-approved 203k consultants. The list includes the consultant's full name, consultant ID, address, and telephone number. Authorized HUD Homeownership Center (HOC) personnel maintain the 203k listing and have the ability to add and update 203k consultant information as needed. Authorized lenders can view a version of the roster that includes consultant status and eligibility information. Also available is 203k consultant information without status and eligibility information for lenders interested in hiring a consultant.

ADP Codes

Automated Data Processing (ADP) codes are used in processing FHA-insured home mortgages. The codes correspond to the section of the National Housing Act (referred to as Section of the Act (SOA)) under which home loans are insured by the FHA. This view-only page provides a listing of the active ADP codes currently used to originate new loans.

ADP Code Selection

ADP Code Selection is used to help determine the appropriate ADP code necessary for processing an FHA-insured home mortgage. Unlike the ADP Codes page that provides a listing of *all* active ADP codes, this function enables authorized users to enter specific loan criteria (e.g., type of construction, case type) which is then used to generate a narrowed list of valid ADP codes based upon entered information. For each ADP code listed, the generated report also provides a brief description, the SOA code, and the name of the corresponding FHA Insurance Fund, e.g., General Insurance (GI), Mutual Mortgage Insurance (MMI).

Appraiser Selection by Lender

Appraiser Selection by Lender allows users to request basic statistical information regarding the appraisers that lenders have selected to perform appraisals for FHA cases during the most recent quarter. The report can be requested for a specific lender name or for all lenders in a specific state or city. The report provides a breakdown of the number and percentages of appraisals completed by minority, nonminority, male, and female appraisers for the lender in the most recent quarterly reporting period. For each lender listed, the race/gender statistics are grouped according to the state in which the appraisals were performed. This provides the percent of minority, nonminority, male, and female FHA appraisers selected by the lender within the state.

Appraisers

The Appraisers page allows authorized users to request a list of FHA-approved appraisers included on HUD's Appraiser Roster. HUD requires that FHA case appraisals be completed only by appraisers listed on the roster. For a specific appraiser, enter the appraiser license number, or request a list of appraisers based on name, geographic location, race, gender, status, FHA examination results, and/or Appraiser Qualifications Board (AQB) certification status. The resulting list includes: appraiser name, CHUMS ID, license number/expiration date/status, address, telephone number, race, gender, indicator of eligibility/authorization, date of termination (if applicable), date appraiser passed FHA/HUD test, and the AQB certification indicator.

Case Number Prefixes

The Case Number Prefixes page is used to request a list of all HUD-issued FHA case number prefixes (the first three digits of an FHA case number) and the corresponding HOC and Field Office area information. You can choose to display the Case Number Prefixes List alphabetically by state/territory or Field Office name, or numerically by case number prefix or Field Office code.

Since HOCs now operate in place of HUD Field Offices, it is sometimes difficult to determine which Field Office was originally responsible for processing an older case. The Case Number Prefixes List feature can be especially helpful to HOC staff in helping to determine which Field Office is associated with an FHA case.

Condominiums

The Condominiums page is used to request a list of condominiums for a specified area, status, name, and/or condo ID. You can choose to display the condominiums listing by condo ID, condo name, alias name, city, zip code, or state. The name of the condominium in the Condominiums List is a link to additional information for that specific property. This is where you can obtain the Condominium ID and Phase information needed to complete a Case Number Assignment for a condominium property. This information, as well as other details, e.g., Field Office, Status, Special Conditions, can be obtained from the Condominiums Detail page.

Distribution of Appraisals

Distribution of Appraisals provides basic statistical information on both FHA-approved appraisers and completed appraisals. There are three different available lists (reports). Depending upon your selection, information is broken out by state, lender, and appraiser's gender and race. The list you receive provides information for the most recent quarter.

The available reports include:

- Number of Appraisers and Appraisals by State,
- Distribution of Appraisals by State (Whole Country or State), and
- Distribution of Appraisals by Lender.

GSA Lists

This is a link outside the FHA Connection to the General Service Administration's (GSA's) Excluded Parties Listing System (EPLS). This system provides access to various electronic reports that identify parties that are excluded throughout the U.S. Government (unless otherwise noted) from receiving Federal contracts or subcontracts as well as from certain types of Federal financial and nonfinancial assistance and benefits.

HECM Servicers

The HECM Servicers list provides the lending institution, address, name and contact information of Home Equity Conversion Mortgage (HECM) Servicers.

Inspectors

The Inspectors page allows you to request the FHA's roster of approved fee inspectors (independent consultant approved by the FHA to perform compliance inspections for a fee) and determine the inspector to be used for a new FHA case. The list can be requested based upon inspector location, ID number, last name, status, and/or 203k approval status. The Inspectors List page includes the inspectors' name, ID number, address, phone, status, and Field Office jurisdiction.

Limited Denial of Participation

This links outside the FHA Connection to HUD's Limited Denial of Participation web page. A Limited Denial of Participation (LDP) is an action taken by a HUD Field Office or the Deputy Assistant Secretary for Single Family or Multifamily Housing which excludes a party from further participation in a HUD program area. This page provides: (a) link to a mortgagee letter that explains LDP, and (b) link to the Limited Denial of Participation and Voluntary Abstention List. This list is updated on a daily basis.

Mortgage Limits

The FHA sets limits on FHA mortgage loan amounts that HUD will insure. FHA mortgage limits are set individually by county and are based upon Fannie Mae/Freddie Mac limits on conventional mortgage loan

amounts. The FHA Mortgage Limits page allows you to request a current list of FHA/HUD mortgage limits for a specific state, county, or Metropolitan Statistical Area (MSA). The list itemizes FHA mortgage limits by county for one, two, three, or four-family units. In addition to the itemized list, your results also include a summary of the current basic standard FHA mortgage limits, high-cost area FHA mortgage limits, and Section 214 National Housing Act FHA mortgage limits.

Non-Profits

The Non-Profits page provides a listing of HUD/FHA-approved nonprofit agencies. HUD allows approved nonprofit agencies to participate in certain FHA activities in order to increase homeownership opportunities and affordable housing. The Non-Profits list includes each approved agency's legal name, Tax Identification Number, and address, as well as geographic participation and restriction information. From the list, users can access additional details for a specific nonprofit agency.

Planned Unit Developments (PUDs)

The Planned Unit Developments (PUDs) page is used to request a list of PUDs for a specific geographic area, status, name, and/or PUD ID. You can choose to display the PUDs listing by legal name, alias, PUD ID, city, zip code, or state. The name of the PUD in the Planned Unit Developments (PUDs) List is a link to additional information for that specific PUD.

HUD has discontinued the requirement for PUD project approval for FHA mortgage insurance. This list can only be used in processing pipeline cases and is no longer maintained as per mortgagee letter *Eliminating Planned Unit Development (PUD) Requirements* (ML-2003-02), January 22, 2003.

Program ID Codes

The Program ID Codes page provides a view-only listing of information on Program Identification (ID) codes used to identify Special Programs. The codes provided also apply when FHA insurance is pursuant to Section 223(e), and for VA-CRV and Direct Endorsement cases. The listing provides the code, program description, and a brief explanation of the program for each listed code.

Underwriter Registry

The Underwriter Registry page is used to add, terminate, and update underwriter information maintained by the FHA. A lender is required to use an FHA-registered underwriter to review/certify mortgage loan origination documents for compliance with the requirements of the FHA's mortgage insurance program. Using the Underwriter Registry, an underwriter is assigned an Underwriter ID that will remain associated with the individual throughout his/her tenure as a DE underwriter, no matter what lender is his/her employer.


Underwriters

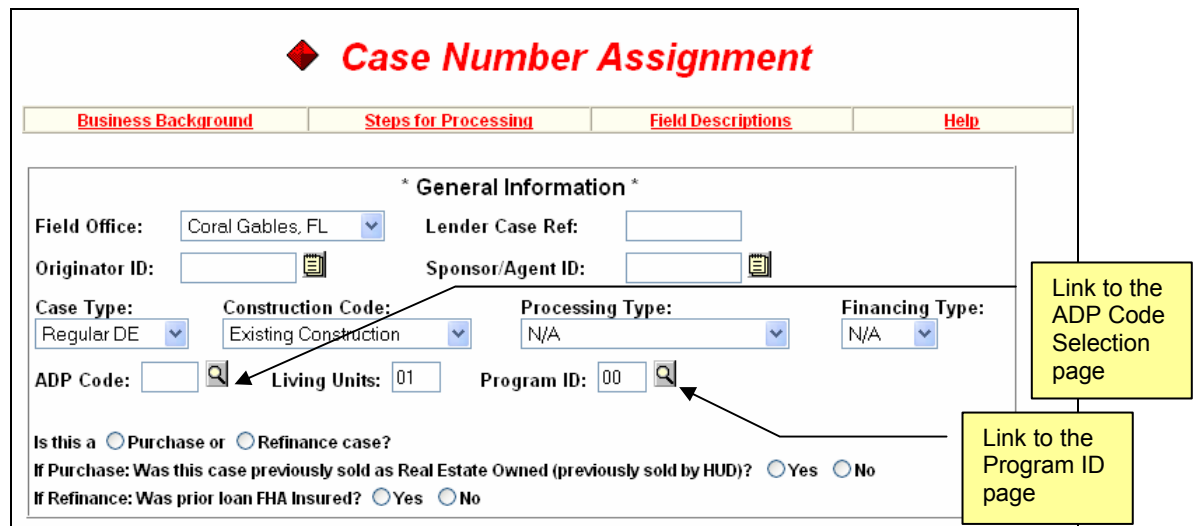
The Underwriters page allows authorized users to request a list of DE underwriters included in the Underwriter Registry. HUD requires that a lender use an FHA-registered underwriter to review/certify mortgage loan origination documents for compliance with the requirements of the FHA's mortgage insurance program. The Underwriters List can be requested for underwriters employed by a specific lender, located in a specific geographic location, and/or with a specific underwriter status; or, the list can be requested for one specific underwriter based upon the underwriter's name or FHA-assigned underwriter identification number.

Zip Codes

The Zip Codes page is used to request a list of zip codes for a specified area. The Zip Code List page provides view-only information including zip code, city, state, county code, county name, related HUD Field Office name, and Field Office type (i.e., relationship to zip code). You can request a listing of zip codes in a specific Field Office territory, state, city, or county. Alternatively, the Zip Codes page can be used to generate a list of jurisdictional and lender option Field Offices that correspond to a known zip code.

Access to FHA Approval Lists Features from Other Pages

Some FHA Approval Lists options are also available as lookups when you are using other applications, e.g., Case Number Assignment or Insurance Application. Use the lookup icon  next to a field to find information without exiting the page, e.g., you may search for an ADP Code or Program ID without leaving the Case Number Assignment page (see examples below).



Case Number Assignment

Business Background Steps for Processing Field Descriptions Help

*** General Information ***

Field Office: Coral Gables, FL Lender Case Ref:

Originator ID: Sponsor/Agent ID:

Case Type: Regular DE Construction Code: Existing Construction Processing Type: N/A Financing Type: N/A

ADP Code: Living Units: 01 Program ID: 00

Is this a ☐ Purchase or ☐ Refinance case?


If Purchase: Was this case previously sold as Real Estate Owned (previously sold by HUD)? ☐ Yes ☐ No

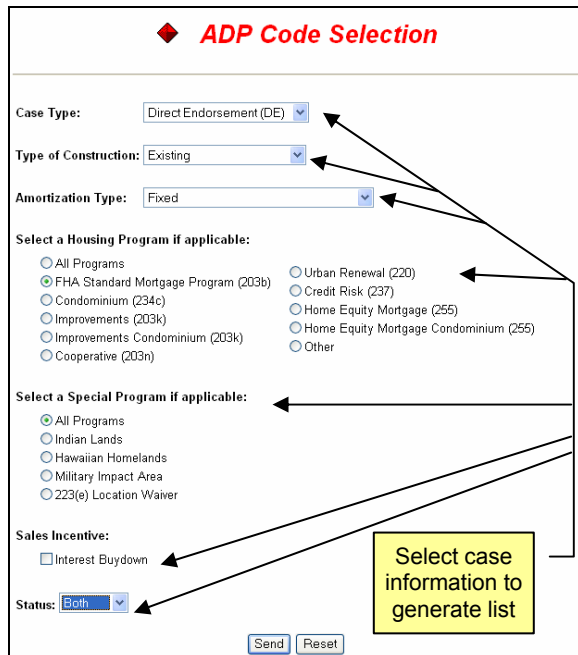
If Refinance: Was prior loan FHA Insured? ☐ Yes ☐ No

Link to the ADP Code Selection page

Link to the Program ID page

Figure 2: ADP Code and Program ID Lookups

Clicking the lookup icon  beside the ADP Code field in Figure 2 displays the ADP Code Selection page (Figure 3). Enter case information in ADP Code Selection to retrieve the list of relevant ADP codes shown in ADP Code Selection Results (Figure 4). Then select any one of the active ADP codes on the Results list and it is automatically inserted into the ADP Code field on the Case Number Assignment page (Figure 5).



ADP Code Selection

Case Type: Direct Endorsement (DE)

Type of Construction: Existing

Amortization Type: Fixed

Select a Housing Program if applicable:

- ☐ All Programs
- ☒ FHA Standard Mortgage Program (203b)
- ☐ Condominium (234c)
- ☐ Improvements (203k)
- ☐ Improvements Condominium (203k)
- ☐ Cooperative (203n)
- ☐ Urban Renewal (220)
- ☐ Credit Risk (237)
- ☐ Home Equity Mortgage (255)
- ☐ Home Equity Mortgage Condominium (255)
- ☐ Other

Select a Special Program if applicable:

- ☒ All Programs
- ☐ Indian Lands
- ☐ Hawaiian Homelands
- ☐ Military Impact Area
- ☐ 223(e) Location Waiver

Sales Incentive:

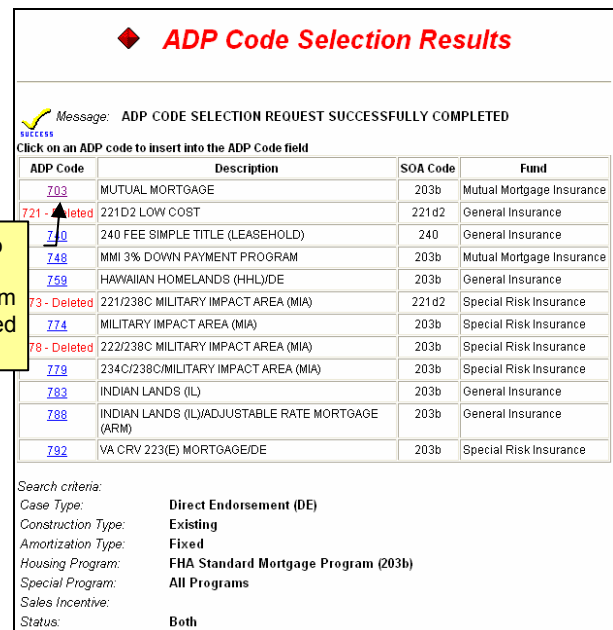
☐ Interest Buydown

Status: Both

Send Reset

Select case information to generate list

Figure 3: ADP Code Selection page



ADP Code Selection Results

Message: ADP CODE SELECTION REQUEST SUCCESSFULLY COMPLETED

Click on an ADP code to insert into the ADP Code field

ADP Code	Description	SOA Code	Fund
703	MUTUAL MORTGAGE	203b	Mutual Mortgage Insurance
721 - Deleted	221D2 LOW COST	221d2	General Insurance
740	240 FEE SIMPLE TITLE (LEASEHOLD)	240	General Insurance
748	MMI 3% DOWN PAYMENT PROGRAM	203b	Mutual Mortgage Insurance
759	HAWAIIAN HOMELANDS (HHL)IDE	203b	General Insurance
773 - Deleted	221/238C MILITARY IMPACT AREA (MIA)	221d2	Special Risk Insurance
774	MILITARY IMPACT AREA (MIA)	203b	Special Risk Insurance
78 - Deleted	222/238C MILITARY IMPACT AREA (MIA)	203b	Special Risk Insurance
779	234C/238C/MILITARY IMPACT AREA (MIA)	203b	Special Risk Insurance
783	INDIAN LANDS (IL)	203b	General Insurance
788	INDIAN LANDS (IL)/ADJUSTABLE RATE MORTGAGE (ARM)	203b	General Insurance
792	VA CRV 223(E) MORTGAGE/IDE	203b	Special Risk Insurance

Search criteria:

Case Type: Direct Endorsement (DE)

Construction Type: Existing

Amortization Type: Fixed

Housing Program: FHA Standard Mortgage Program (203b)


Special Program: All Programs

Sales Incentive:

Status: Both

Click to select code from generated list

Figure 4: ADP Code Selection Results page




Case Number Assignment


Business Background	Steps for Processing	Field Descriptions	Help
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*** General Information ***


Field Office: Coral Gables, FL ▼

Originator ID: 

Case Type: Regular DE ▼

ADP Code: 703 


Lender Case Ref:

Sponsor/Agent ID: 

Construction Code: Existing Construction ▼

Living Units: 01

Processing Type: N/A ▼

Program ID: 00 

Financing Type: N/A ▼

Is this a ☐ Purchase or ☐ Refinance case?

If Purchase: Was this case previously sold as Real Estate Owned (previously sold by HUD)? ☐ Yes ☐ No

If Refinance: Was prior loan FHA Insured? ☐ Yes ☐ No

Selected code is inserted from the ADP Code Selection Results page

Figure 5: Case Number Assignment page

- ✍ Currently, only the ADP Code Selection and calendar lookups allow the user to select and automatically insert the information into the field. The other available lookups allow you to view the information but will not automatically insert it into the page. You will need to close the lookup page and enter the information into the field.